



BanyanTree Bank

<i>(Consolidated in MUR)</i>		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations) ¹	TOTAL WEIGHTED VALUE (quarterly average of monthly observations) ¹
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	59,130,474	59,130,474
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	27,356,820	1,049,229,659
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	47,717,029	477,170,290
7	<i>Non-operational deposits (all counterparties)</i>		
8	<i>Unsecured debt</i>		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	<i>Outflows related to derivative exposures and other collateral requirements</i>		
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>		
14	Other contractual funding obligations	14,978,812	14,978,812
15	Other contingent funding obligations		
16	TOTAL CASH OUTFLOWS	90,052,661	1,541,378,761
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures		
19	Other cash inflows	226,131,307	291,098,358
20	TOTAL CASH INFLOWS	226,131,307	291,098,358
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		59,130,474
22	TOTAL NET CASH OUTFLOWS		22,513,165
23	LIQUIDITY COVERAGE RATIO (%)		263%
24	QUARTERLY AVERAGE OF DAILY HQLA₂	259,618,874	

Notes :

1 The quarterly average of monthly observations is based on October, November and December 19 month end figures.

2 The quarterly average of daily HQLA is based on close of day figures over the 1st of October to 31st of December 19 period.

Comments :

Banyan Tree Bank Limited (BTB's) Consolidated LCR is 263 %. THE HIGH QUALITY LIQUID ASSETS (HQLA) exceeds the total net cash outflow by MUR36 Millions .The main drivers of the net cash outflows are bank deposits, custodian loans and cash inflows are from loan repayments on maturities and bank balances from financial institutions .BTB's HQLA consists of coins and bank notes, unrestricted balances with central bank.